



DEPARTMENT OF THE NAVY
OFFICE OF THE ASSISTANT SECRETARY
(MANPOWER AND RESERVE AFFAIRS)
1000 NAVY PENTAGON
WASHINGTON DC 20350-1000

From: Co-Chairmen, 2013 Secretary of the Navy's Retiree Council
To: Assistant Secretary of the Navy (Manpower and Reserve Affairs)
Via: Deputy Assistant Secretary of the Navy, (Reserve Affairs/Total Force Integration)

Subj: 2013 Secretary of the Navy Retiree Council Report (SNRC).

Ref: (a) SECNAVINST 5420.169J

Encl: (1) Council Membership Roster
(2) Presenters
(3) Discussion Items / Selected Issue Point Papers
(4) Report Out from Eur Army Retiree Conf
(5) USMRA of Southern Italy Memorandum dtd 19 Sept 2013

1. The 2013 Secretary of the Navy's Retiree Council met at Washington Navy Yard 18-22 August 2013 pursuant to reference (a).

2. The Council extends thanks to the Secretary of the Navy and staff for the support provided to the Council for the 2013 meeting. The Council was rescheduled from the originally projected spring timeframe to August and shortened by one day for fiscal reasons, and was the first year for both Co-Chairs. The delayed delivery of our final report has allowed continued Council work via email and telcon, additional fact finding and issue prioritization. Consideration for this continued collaboration and deferred submission is greatly appreciated.

3. The Council received updates regarding recommendations made in previous reports and is pleased to see progress made on several of those recommendations. We understand items remain open and that they continue to be pursued through appropriate processes and / or potential legislation.

4. During the August Council sessions at the Gooding Conference Center, the Council received updates on topics of interest and many issues were considered and discussed. The following issues are submitted for your priority consideration and actions.

a. **Veterans Benefits** - The Retiree Council recommends extension of presumption of exposure to Agent Orange to Blue Water Navy. The Council respectfully requests the Secretary's strongest endorsement and proactive support for this change. (Enclosure (3); Issue #1).

b. **TRICARE** - While the Retiree Council was presented with a number of TRICARE related issues, the following were the consensus of highest priority.

1) The Retiree Council recommends a formal, highly structured effort to increase the acceptance rate of TRICARE by civilian healthcare providers and clinical facilities. (Enclosure (3); Issue #2).

2) The Retiree Counsel strongly opposes TRICARE increases and tiered fees. Specifically, tiered fees are deemed to be antithetical to the nature of retirees benefits (i.e. their retired ranks are not relevant in health care). (Enclosure (3); Issue #3)

c. **Survivor Benefits** - The Retiree Council recommends that the statutory termination of Widow Health Benefits upon remarriage prior to age 57 be eliminated. (Enclosure (3); Issue #4).

d. **Retired Affairs Officer (RAO) Capabilities** - The SECNAV Retiree Council recommends establishing structured management oversight of RAO functions within the most appropriate existing active duty command at each major Navy / Marine Corp location. (Enclosure (3); Issue #5).

e. **Communications and Outreach** - The SECNAV Retiree Council recommends establishing "email for life" contact with retirees (and potentially, all veterans) during transition and into retirement. (Enclosure (3); Issue #6).

5. The Council considered and discussed many other issues which were generated by or submitted to individual Council members by retirees and their families. Supplementary issues listed below (no priority order implied) were all determined to be worthy of additional research and assessment, and continuing consideration by your office and the appropriate cognizant authorities:

a. Denial of Commissary and NEX privileges to retirees in Rota, Spain. (Enclosure (3); Issue #7).

b. Limitations on Retiree use of the USPS military mail system overseas. Specifically we recommend increasing the current 1 pound package limit to 5 pounds. (Enclosure (3); Issue #8).

c. TRICARE does not cover Chiropractic medical treatments. (Enclosure (3); Issue #9).

d. TRICARE enrollment fees and premiums are not pre-tax benefits, as is the case for some private insurance premiums. (Enclosure (3); Issue #10).

e. Inter-service cooperation and collaboration in support of retiree service facilities, assets and training. (Enclosure (3); Issue #11).

f. Inadequate SECNAV or OPNAV guidance on the utilization of Navy Retirees for Funeral Honors Details (FHD). (Enclosure (3); Issue #12).

g. Expenses associated with USPS mailing limit communication with a significant portion of the retiree population. DFAS mailing can include Navy retiree information (NPC Retired Affairs Office is in discussion with DFAS to conduct trial effort as a result of DFAS presentation). (Enclosure (3); Issue #13).

h. Walgreens non-acceptance of TRICARE Express Scripts coverage (Enclosure (3); Issue #14).

i. Retiree access to Navy Knowledge Online (NKO) requires a CAC card. (Enclosure (3); Issue #15).

j. Implementing a Transition Assistance Program that specifically covers reserve retirement benefits and issues. (Enclosure (3); Issue #16).

k. Shortage of mental health providers accepting TRICARE. (Enclosure (3); Issue #17).

l. Overseas retirees are paying into MEDICARE Part B, but not receiving MEDICARE benefits. Payments collected from overseas retirees should be paid to Tri-care directly, since Medicare does not pay overseas. (Enclosure (3); Issue #18).

m. Inequitable TRICARE fee structure with individual and family categories only. (Enclosure (3); Issue #19).

6. The Council received a briefing on the newly established Military Pay and Retirement Commission with its charter of devising fair and equitable changes to the retirement system compatible with future resources and requirements. The Council expects the Commission will offer recommendations that achieve fiscal viability, while also recognizing and respecting military retiree pay as distinctly unique and essential to recruiting and retention. The Council further requests the Commission include the U.S. Army War College study referred to as the 10-15-55 proposal, especially paying attention to the impact of any future adjustment for delay in military pay until age 55 on the medically retired community. This most vulnerable cohort, having often incurred injuries preventing viable careers post-separation, should never be penalized for having sacrificed for their country. Any delay in receipt of earned retirement pay is certain to impact retention negatively. In light of the critical nature of this study and the importance of getting it right, the Council recommends thoughtful consideration of the following:

a. The Commission eliminate disparities in current regulations and policies which adversely affect surviving spouses who lose TRICARE eligibility upon remarriage.

b. The Commission recommendations include immediate award of retirement pay and benefits without regard to delay until age 55.

c. The commission fully consider and implement timely remedies for current inequities, including disability and retirement pay computation issues, surviving widow benefits, medically retired benefits, etc.

The Council is pleased the composition of the Military Retirement Modernization Commission includes retired members and would be receptive to any invitation for participation by our membership.

7. The 2013 Council considered multiple options to ensure continued communication and collaboration throughout the year and facilitate a more productive Council meeting in 2014. These include: increased use of email and web collaboration, telcons, social networking, speaking engagements, etc. to promote retiree awareness, increase volunteerism and elicit more thoughtful recommendations for the Council consideration. As an example of this desire to maintain communications and work actively throughout the year the following initiatives have been undertaken to date:

a. In support of supplementary issue (a), the denial of commissary privileges to retirees in Rota, Spain (due to unintended

consequences of treaty language which did not specifically list out "retirees residing in Spain"): We have made informal fact-finding contact with the Navy Liaison to State Department, Captain Chip Denham, in an effort to assess the most appropriate plan to correct this issue. Dialogue between Captain Denman and Council members continues and acknowledges that this inequity needs to be fixed at the lowest level possible to ensure it does not cause unnecessary churn in the diplomatic arena. Council Co-Chair MCPON Hagan followed up on CDR Tom Brennan's initiative with the Navy Liaison at State Department with a working luncheon meeting with Captain Denman on 17 November. Captain Denman provided a full overview of his efforts to rectify the issue in which he learned that State Department action officers are unwilling to revisit this issue with their Spanish counterparts this year. Captain Denman had done due diligence in fact finding and the council accepts his recommendation to wait until the Aug 2014 meetings to press this issue again. Details of his efforts included in the issue paper, (Encl 3, issue 7). Additionally, Captain Denman has agreed to speak to the Council at the next session and address the general topic of retiree issues overseas.

b. In support of issue (e), Inter-service cooperation and collaboration in support of retiree services fact finding:

1) CDR Tom Brennan attended the Army Retiree Council in Wiesbaden, Germany, 22-26 Oct (at his own expense). A summary of his findings is included as Enclosure (4).

2) Captain William Henderson (USN Ret.) participated in the US Military Retiree Association of Southern Italy (USMRA-SI) working sessions in Sept. USMRA-SI is chartered by the U.S. Naval Support Activity Naples as a private organization in accordance with NAVSUPPACT NAPLES INST 1710.11B. Encl 6 is a prioritized summary listing of the issues identified and being submitted to all service Retiree Councils.

c. Continued Council Activity - The Council Co-Chairs remain in regular communication with committee chairs, the designated recorder and several proactive council members who have voluntarily taken "action officer" responsibilities for specific issues. For example:

1) CDR Tom Brennan followed his participation in the European Army Retiree Conference by scheduling a call on the current Navy Regional Commander (CNREURAFSWA) RADM John C. Scorby to promote awareness of the issues that affect retirees in his theater.


Subj: 2013 SECRETARY OF THE NAVY RETIREE COUNCIL (SNRC) REPORT


1) CDR Tom Brennan followed his participation in the European Army Retiree Conference by scheduling a call on the current Navy Regional Commander (CNREURAFSWA) RADM John C. Scorby to promote awareness of the issues that affect retirees in his theater.

2) YNC(AW) Eric Wenzel established an ad hoc working group comprised of Active Duty, Reserve and Retired Chief Petty Officers to evaluate several Navy Reserve specific retiree issues and submitted revised point papers for this report.

8. E-mail dialogue with committee chairs, designated action officers, council recorder, etc. continues with a mid year conference call of Council leadership (co-chairs, committee chairs, recorder,) tentatively planned for the first quarter CY 2014.

9. We the Co-Chairs of the Council express our appreciation and thanks for the continued support given to this Council.


RONALD S. COLEMAN
LtGen, USMC (Ret)
Co-Chairman


JOHN HAGAN
MCPON, USN (Ret)
Co-Chairman

2013 COUNCIL MEMBERSHIP

Navy Members

RANK/NAME	NAVY REGION	COMMITTEE
MCPON John Hagan	At Large	Executive (Co-Chair)
CAPT James Kraft	NRNW	Medical
CAPT William Henderson, II	Europe/Italy	Outreach
CAPT Elizabeth Ruschmeir	NDW	Medical
CAPT Martin Menez	NDW	Volunteer Service
CAPT Carol Harrington	NRSW	Volunteer Service
CDR Thomas Brennan	Europe/Spain	Medical
CDR Charles Hopkins	NDW	Volunteer Service
CWO4 Allen Gibbs	NRMA	Compensation
CDCM Joe Wright	NRSW	Outreach
CDCM(SS) Eugene Hall	NRSE	Compensation
MCCM Danny Britton	NRSW	Volunteer Service
NCCM(SW/AW) Sally Burham	NRMW	Outreach
HTCS(SW) Stanley Kurtz	NRSE	Compensation
YNC(AW) Eric W. Wenzel	NRSW	Recorder
NC1(SW) Gary Ivy	NRSE	Medical

Marine Corps Members

RANK/NAME	NAVY REGION	COMMITTEE
LTGEN Ronald S. Coleman	At-Large	Executive (Co-Chair)
COL Perry Dunn	NRSE	Compensation
COL Mickie Krause	NDW	Compensation
COL Frederick Mahady	NRSW	Compensation
LTCOL Stephen Brozak	NRNE	Medical
SGTMAJ Annanias Rose, Sr.	NRSW	Medical/Recorder
SGTMAJ Juan D. Williams	NRH	Volunteer Service
1STSGT Raymond Stephens, Jr.	NRSE	Outreach
SSGT Daniel Kachmar	NRMA	Outreach

PRESENTERS

Mr. Dennis Biddick, Deputy Assistant Secretary of the Navy,
Reserve Affairs and Total Force Integration

RADM Mark L. Tidd, USN, CHC, Chief of Chaplains

Mr. Michael O'Bar, Deputy Chief TRICARE Policy and Operations,
TRICARE Management Activity

Captain Kathy Beasley, USN (Retired), Deputy Director Government
Relations, Military Officers Association of America

Mr. Thomas McKenna, Director, Retired and Annuitant Pay, Defense
Finance and Accounting Service

Captain Harris, USN, Navy Wound Warrior-Safe Harbor

FORCM Dave Pennington, USN (Retired) Navy Wound Warrior-Safe
Harbor

Mr. Joe Barnes, National Executive Director, Fleet Reserve
Association

Mr. Paul Williamson, Wounded Warrior Regiment

**2013 SECNAV Retiree Council Discussion Items / Selected Issue
Point Papers (No Priority Order Implied)**

Issue #1: Extension of presumption of exposure to Agent Orange to Blue Water Navy

Position and Desired Outcome: VA currently has 5 categories of ships which the presumption of exposure to Agent Orange is accepted.

1. Ships operating primarily or exclusively on inland waterways of Vietnam.
2. Ships operating temporarily on inland waterways of Vietnam.
3. Ships that docked to shore or pier in Vietnam.
4. Ships operating in Vietnam close coastal waters for extended periods with evidence that crew members went ashore.
5. Ships operating in Vietnam close coastal waters for extended periods with evidence that smaller craft from the ship went ashore regularly to deliver supplies or troops.

There is no extension of presumption of exposure to ships which operated for extended periods in the coastal waters of Vietnam which do not meet the criteria of #4 or #5 above. The millions of gallons of Agent Orange flowed down the rivers and wound up in the coastal Blue Waters where many ships operated for extended periods without sending crew members ashore. The ships operating in the "Blue Water" coastal areas of Vietnam desalinated the water for drinking, cooking and bathing. The water was also circulated through equipment onboard for cooling purposes. This equipment was later dismantled by crew for cleaning and repair. These actions exposed crews and troops to Agent Orange just as those ships in the same waters who meet the criteria of #4 and #5 above.

Recommend extending the presumption of exposure to Agent Orange to all ships which are proven to have operated for extended periods in the close coastal "Blue Waters" of Vietnam.

Benefit: Extend this critical benefit to the potentially affected population of Veterans.

POC: Col Perry Dunn (USMC Ret.)

Next Steps: Council respectfully requests the Secretary of the Navy initiate and sponsor legislation or executive action required to implement this change or provide the strongest possible support for any relevant actions in progress.

Lead Office or Organization: Department of Veteran's Affairs

Support offices or organizations: Navy Office of Legislative Affairs

Issue #2: Low acceptance rate of TRICARE by civilian healthcare providers and clinical facilities.

Position and Desired Outcome: According to surveys conducted by the States of California & Texas, 50% of physicians were not accepting TRICARE patients. According to a GAO study 33% of TRICARE Standard beneficiaries were unable to find a physician who accepted TRICARE for required medical treatment. The same GAO study also found that 20% of doctors who declined to participate with TRICARE had never even heard of TRICARE. The acceptance rate within hospitals and medical facilities is an even more significant question considering that, by law, acceptance of TRICARE is mandatory when Medicare is accepted. Given these incongruous findings, a study of healthcare providers, facilities, and hospitals is a necessary first step. The important nature of primary care physicians and mental health providers are suggested as the examined clinician pool to establish a scale of acceptance.

In understanding and verifying what the actual acceptance rates are for TRICARE it is critical to obtain real time data. As such, a pilot statistical study by the TRICARE Management Activity (TMA) should be carried out to quantify acceptance rates. A telephonic study with a minimal survey questionnaire conducted with a p-value of at least 0.05 is proposed: simple acceptance rate questions of the aforementioned healthcare providers/facilities with follow-up questions to discern the top three insurance plans accepted, and if TRICARE is not accepted, why not. In controlling this study and for rapid turnaround only three geographic centers are suggested to be focused on for data collection. The first group should be the Southern California urban/suburban geographic area beginning with the Los Angeles area and extending to San Diego. (This should see the highest response rates given the high concentration of retirees.) The second should be of the Metropolitan Chicago area extending to a 25-mile radius from the inner city. (This area is a question mark given the more central national nature of the area, but with less of a military presence.) The third area should extend directly from the Cleveland Clinic and its sister organizations to include individual healthcare practitioners. (As a global leader in healthcare service the question is what kind of coverage is available to TRICARE members.)

Benefit: Early diagnosis and treatment of healthcare problems is the most cost effective and efficient method of dealing with medical issues. By this definition, the Council is seeking to verify TRICARE acceptance data so that the highest level of

TRICARE acceptance is achieved and understand what steps need to be taken to attain the greatest provider awareness possible. TRICARE's visibility is also a force multiplier when dealing with the Veteran community and can be used as a mechanism for DOD exposure and support. The resulting data should be used to develop the most efficient TRICARE marketing efforts to increase provider acceptance.

POC: LtCol SG Brozak, USMC (Ret.)

Next Steps: Establish a simple survey tool with contemplated turnaround dates/deliverables.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA)

SECNAV Retiree Council

Issue #3: TRICARE Increase and Tier Structure

Position and Desired Outcome: The Council strongly opposes the increase in TRICARE fees and believes all fees should be rolled back to the original rates implemented at the inception of TRICARE.

The FY 2014 budget proposal suggests that TRICARE Prime Family Enrollment Fees be structured based on a percentage of retired pay, with Flag Officers paying the highest fees.

This proposal is unacceptable. TRICARE Enrollment Fees should be kept at flat rates. This is standard practice in the public and private sectors. A tiered system based solely on retired pay gives the impression of varying value of individual's service, and/or state of health risk, is based on rank.

Using the ceiling as a benchmark, the initial surcharge contemplated would reflect a 39% increase for FY2014, eventually increasing to as much as a proposed 128% over current levels. In the current economic climate, these proposed increases would be draconian for fixed income retirees. If increases must occur, TRICARE Enrollment Fees should be equal to or less than the percentage of the annual Cost of Living Adjustment (COLA).

Benefit: Substantial cost avoidance for TRICARE participants, consistent with their implicit understanding of benefits of vested service to their country.

POC: CAPT E. M. Ruschmeier (USN Ret.)

Next Steps: Secretary of the Navy acknowledgement of the Council position on this important issue.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD(HA)

Issue #4: Surviving Spouses of Military Decedents Lose TRICARE if they remarry

Position and Desired Outcome: Surviving spouses may remarry after age 57 and retain SBP/DIC payments but lose TRICARE medical coverage and Commissary and Exchange privileges. This policy poses a moral, ethical and/or religious dilemma for many couples, who to avoid a loss of benefits are forced to consider the option of living together, rather than marriage. This is especially true when the financial situation of those involved is poor or uncertain.

This issue can be resolved at basically no new cost to the government. If a couple lives together, the surviving spouse continues to receive TRICARE medical coverage and Commissary/Exchange privileges. If the benefits were changed to allow that survivor to remarry after a specified age, he/she would continue to receive TRICARE medical coverage with no additional cost to the government.

Recommend that surviving spouses be allowed to remarry without loss of TRICARE and Commissary/Exchange benefits similar to survivors of 100% disabled veterans who can remarry after age 55 and retain CHAMPVA medical coverage. These benefits would not extend to the new spouse or family members.

Benefit: Improve the quality of life for surviving spouses who wish to re-marry and eliminate an ethical dilemma which should not be imposed by government.

POC: CAPT James Kraft (USNR Ret.)

Next Steps: Secretary of the Navy acknowledgement of the Council position on this important issue. Secretary of the Navy sponsorship of legislation to remedy this inequity.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: Navy Office of Legislative Affairs.

Issue #5: There currently is no full-time coordinator for Retiree Department of the Navy volunteer activities, and funding is not forthcoming in the current fiscal environment. Also there is little formal standardization of volunteer retiree services, support or chain of command in the field.

Position and Desired Outcome:

1. Other than that provided centrally by NPC and HQ USMC, there are no field organizations that provide control, qualification, support, currency, and quality control of volunteers. If funding for dedicated staffing and facilities is not forthcoming, active duty commands could be tasked with the low-cost / high return responsibility for Retired Activities Offices, with a volunteer organization performing the day-to day functions. The active duty command would serve as a channel for communications and materials but invest minimal labor in the management of the retired activities. They could recruit and coordinate the volunteers and their efforts, but also ensure that quality standards (personnel, procedures, etc.) are met. Also, retirees who wish to volunteer their services have limited access to support, training, supervision or information on where they can go to find opportunities available to them. Chaplain offices or Fleet and Family Support Centers might be able to perform these functions with no net addition of billets.

2. Alternatively, there is currently in place an infrastructure to support non-full time workers in the form of Reserve Operational Support Centers. The Centers are already familiar with managing the efforts of volunteers in the form of Volunteer Training Units (VTUs), made up of Navy personnel not in pay billets. There are USN and /or USMC Reserve Operational Support Centers in every state of the union, with ties to and relationships with the local communities, and various locations overseas. They also manage funeral duties locally. It seems a natural geographic fit to add the management responsibility as Retiree Volunteer Coordinator ADDU to the Reserve Center CO. This could also be with no net addition of billets.

The recommendation of the Council is to task existing active duty organizations such as Chaplain Offices, Fleet and Family Support Centers, or Reserve Operational Support Centers ADDU responsible for managing local volunteer retired service organizations.

Benefit: A more efficient, effective and responsive Retiree Affairs Officer network would boost retiree volunteerism, reduce costly churn in retiree claim actions and ensure a uniform and reliable response to retiree inquiries.

POC: Captain Marty Menez (USN) (RET).

Next Steps: Staff to an Action Officer for Evaluation.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: OPNAV 135(Personal Readiness and Community Support), 095 (Reserve) and 097 (Chaplain) staffs and USMC equivalents.

Issue #6: There needs to be a vehicle to "Push" information to retirees and veterans in-general. Email is a reliable, inexpensive alternative.

Position and Desired Outcome: When a Sailor/Marine is discharged from the active component; he or she is required to attend a Transition Assistance Program (TAP) briefing. The VA typically does a presentation on federal VA benefits. After discharge, the veteran/retiree might not be anywhere near a VA facility that can assist with applying for earned benefits. The VA does not provide information on state or local benefits.

Statistics show that the average veteran/retiree lives almost 200 miles from a VA facility that can assist with applying for benefits. Statistics also show that the average veteran/retiree lives about 30 miles from a state or county representative that can assist him/her. The veteran/retiree typically is uninformed regarding the state or local representative.

As a possible solution, when a Sailor/Marine is discharged or retires from the military, a copy of his or her discharge papers (DD-214) is sent to his or her chosen state of residence. Many states then distribute the member's information, in the case of California, to the County Veterans Service Officer. This information typically only contains a name and address. An email address for use after discharge would allow a local representative and headquarters to contact (essentially free of charge...), and provide the veteran/retiree with information about local resources. With email, information can be "pushed" to the veteran/retiree - no need for him or her to try to search for needed information.

It is recommended that every service member upon discharge or retirement be required to supply an e-mail address (or voluntarily opt out and acknowledge the potential loss of benefit under signature), possibly through an added information block on his DD 214. In this way essential information and communications can be sent to the veteran/retiree, at a very minimal cost.

Benefit: A channel for reliable, lifelong routine and priority communications with all retired personnel would reduce confusion and churn caused by rumor, inaccurate media reports, etc. It would support increased volunteerism, support recruiting initiatives and boost retiree morale.

POC: Captain William Henderson (USN RET)

Next Steps: Assess all avenues to implement.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: DOD M&RA

Issue #7: Retiree Denial of Access to Commissary/NEX in Spain

Position and Desired Outcome: Military retirees around the world should be treated equally with respect to guaranteed privileges. Access to Military Exchanges and Commissary stores is authorized by DoD Instruction 1330.21, DoD Directive 1330.17 and Title 10, USC. Due to wording in the Agreement on Defense Cooperation (ADC) between Spain and the United States, U.S. military retirees were left out of the portion of the Treaty that addresses personnel who are authorized access to the NEX and Commissary.

Retirees affected by this denial of access suffer financial/quality of life hardships that can be resolved by U.S. Government action at NO COST to the U.S. Government. This is a win-win solution, as the majority of civilian jobs in the Rota Commissary/NEX are filled by Spanish employees who will benefit from an increased clientele. The relatively low number of potential retired military and dependent customers (less than 650) who would be affected by this change will not impose a significant impact on local businesses who have a population of some 600,000 potential customers in the nearby metropolitan area.

Action on this issue must come through the U.S. State Department/U.S. Embassy Madrid. State will not take action unless the issue is flagged by the military as an important quality of life issue. It is desired that SECNAV express support for a clarification to the wording of the ADC to permit U.S. retirees and their dependents access to the NEX and Commissary as authorized under U.S. Law, and as is implemented worldwide, except in Spain. If possible, it is desired that a letter be sent by SECNAV to the State Department - it is felt that this would likely guarantee success.

Benefit: Equity of retiree benefits across OCONUS locations, and increased contact point with retiree population in Spain

POC: CDR T.J. Brennan (USN Ret)

Next Steps: Evaluate options in dialogue with Navy Liaison to State Department.

Update - Immediately following the August 2013 Council meeting CDR Tom Brennan, (USN Ret.) made contact with Captain Chip Denman, Navy Liaison to the State Department and requested his support on this issue. MCPON Hagan followed up with an email and telcon dialogue and on 17 November met with Captain Denman at

his State Department location and received a full explanation of his fact finding. Basic summary: the State Department made an attempt in 2012 to revise the treaty language to add retirees to the commissary access list but was the Spanish response was firmly negative because of the local economic conditions in the vicinity of Morón Air Base one of the principal US Military locations in Spain (the Spanish reasoning is that it is not the time to take any business (no matter how small) from the local economy. Normal diplomatic protocol precludes revisiting this issue for at least another year.

Recommendation: Let this issue lie fallow until the 2014 Council at which time the Council poc, CDR Tom Brennan will meet with Captain Denman in person.

Lead Office or Organization: OASN (M&RA).

Issue #8: Under present postal authority rules, military retirees living outside CONUS are limited to receiving packages on one pound or less through the military postal system.

Position and Desired Outcome: Although the military retiree outside CONUS can receive letters and small packages, he or she is unable to receive packages heavier than one pound. This policy prevents the retiree from receiving some important items through the mail such as medical devices and other important personal items. Over the years, this issue has been discussed repeatedly and although there seems to be little, if any, resistance to the basic idea of increasing the weight limit, no such change has occurred. The only historical objection evident is that such an increase would incur greater expense to the mail system. It is submitted that any such increase in mail volume or weight would be negligible since the retiree community is relatively small.

The Council recommends that the Secretary of the Navy request that the postal authorities to lift the 1 pound limit on overseas retiree mail. As an interim test measure, it is recommended that the 1 lb limit be increased to 5 lbs.

Benefit: Increased quality of life for Navy retirees choosing to live outside CONUS who have access to military post offices.

POC: CDR Tom Brennan (USN RET)

Next Steps: Identify POC within US Postal Service and establish dialogue to fully understand this limitation and enable successful change.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: US Postal Service.

Issue #9: Chiropractic care is available to active duty service members but not to other beneficiaries of TRICARE.

Position and Desired Outcome: Chiropractic care is a health care discipline which emphasizes the recuperative power of the body to heal itself without the use of drugs or surgery. Chiropractics are commonly used for the treatment and prevention of disorders of the neuromuscular system and the effects of these disorders on general health. Specifically, chiropractics is used for back and neck pain, pain in the joints of the arms and legs, and headaches.

Access to chiropractic care should be a TRICARE benefit for all TRICARE beneficiaries.

Benefit: Chiropractic care is often effective for relief of neuromuscular pain not responsive to other treatments. It reduces pain, decreases the need for pain medication, increases mobility and productivity, and improves and extends the quality of life. In cases where chiropractics are effective, medication or costly surgery can be avoided at a cost savings to the TRICARE program.

POC: CAPT E. M. Ruschmeier (USN Ret.)

Next Steps: Identify the most effective POC within the TRICARE organization for the council to establish a working dialogue.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA), BUMED

Issue #10: TRICARE Prime enrollment fees/premiums are subject to federal, state, and local taxation.

Position and Desired Outcome: TRICARE Prime enrollment fees/premiums are not pretax payments. Taxes are required to be paid on TRICARE Prime premiums. This practice differs from many public and private sector employer insurance benefits packages.

The Council recommends that legislation be proposed that allows TRICARE enrollment fees to be a pre-tax benefit.

Benefit: This would be a direct benefit to all retirees enrolled in TRICARE Prime. This will soften the impact of any TRICARE fee hikes.

POC: YNC(AW) Eric W. WENZEL, USNR(FTS)(RET)

Next Steps: Identify the correct point of contact / action officer within the Secretariat / OSD / Navy OLA.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA), Navy OLA

Issue #11: Department of the Navy has not funded Retired Activity Offices in the field. There is an ongoing requirement to address retiree needs in spite of lack of funding.

Position and Desired Outcome: Other services (Army and National Guard) are funded to serve the needs of the retired community. If funding for Navy and Marine Corps Retired Activities Offices is not forthcoming, why not “jump on the bandwagon” of the other services to collaborate and offer joint support for retirees, geographic considerations permitting. Facilities can be rotated/shared for the purpose of orientation, meetings, information distribution etc., in the same way joint bases are.

What’s in it for the other services? Use of Navy facilities that are in closer proximity to the other services’ constituents. This might also incentivize DFAS to open their communication channels because it would be a multi-service joint effort.

It is recommended that the Department of the Navy enter into a Memorandum of Agreement with the other services to offer joint Retired Activity Office services, geographically-based, and sharing facilities. Combine the individual service Retiree Councils to reinforce the common nature of retiree community.

Benefit: Synergies, cost avoidance, economies of scale, commonality of communication and increased retiree participation

POC: MCPON John Hagan (USN Ret.)

Next Steps: Establish dialogue with USA Retired Affairs Co-Chairs to better understand all facets of this recommendation.

Lead Office or Organization: OASN (M&RA).

Issue #12: No SECNAV or OPNAV guidance on the utilization of Navy Retirees for Funeral Honors Details (FHD).

Position and Desired Outcome: Under 37 USC §495 – Funeral Honors Duty: Allowance, military retirees are authorized to participate with active duty and Selected Reserve personnel in Funeral Honors Details (FHD).

Navy Operational Support Centers (NOSC), Navy Regions, and other active duty commands are not utilizing retirees to augment FHDs. There also seems to be confusion as to who is primarily responsible for paying the \$50 allowance retirees receive for FHDs. Since Retirees are not in NSIPS, they have been told that it is “too difficult” for them to get paid the \$50 allowance, or the cognizant Navy Region does not have the funds to pay the allowance.

A SECNAV or OPNAV instruction is needed to clearly delineate funding authorities for the \$50 allowance, procedures for collecting the allowance, and documentation required when a retiree volunteers for the FHD team, etc. The SECNAV/OPNAV instruction should address the “Grey Area” retired reservists, and whether they receive the \$50 allowance or regular drill pay. The SECNAV/OPNAV instruction should also specify that retirees who elect to participate on an FHD team will be within body fat standards, haircuts/facial hair must adhere to Navy regulations, have to complete Navy Region specific certifications and training evolutions, and they should be required to pass a medical screening.

Benefit: Active duty commands are spread thin due to manning shortfalls and meeting operational requirements. Our Reserve population is sparse from being mobilized and supporting contingency operations world-wide. By augmenting our retiree community into the FHD Teams, this will help our active duty and NOSC components sustain the congressionally mandated FHD support obligations.

There is a cost savings associated with this proposal. For instance, a Reserve E-5 with over 2 years of service will receive \$77 per drill. Per RESPERSMAN 1001.5, FHDs pay the drilling Reservist a maximum of one drill period per day. A retiree's allowance is \$50 per day, regardless of rank and/or length of service. The cost savings in this example is \$27. When this formula is applied to the number of FHDs conducted daily across the globe, and the different ranks involved, the monetary

savings could add up to hundreds of thousands of dollars per year, or possibly even more.

POC: YNC(AW) Eric W. WENZEL, USNR(FTS) (RET)

Next Steps: Craft SECNAV/OPNAV Instruction

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: COMNAVRESFOR and Navy Regions

Issue #13: Despite the growth in the number of retirees who use electronic communications there is a substantial and important segment of the retiree population which relies exclusively on the US Mail and print media. Navy doesn't have adequate funding to mail communications (like "Shift Colors") to retirees.

Position and Desired Outcome: At the SECNAV Retiree Council on 20 August, 2013, Mr. Thomas McKenna, DFAS Director of Retired and Annuity Pay, stated "...that 52% of adults between ages 50-64 use the internet, self-service portals, and social networking sites." If we conclude that 48% therefore do not, there is need to provide printed information to them via USPS.

Mr. McKenna also stated that Services can disseminate information on paper via the annual DFAS newsletter.

The Council recommends that NPC provide limited retiree information to DFAS annually before the 1 November submission deadline for inclusion in DFAS's annual newsletter, with a copy to the SECNAV Retiree Council. POC is Mr. Michael McMahon at Michael.McMahon@dfas.mil.

Benefit: Continue the delivery of Shift Colors via US Mail.

POC: Captain Marty Menez (USN Ret.)

Next Steps: CNP Retired Affairs Office continue discussion with DFAS and execute this trial action discussed at the 2013 SECNAV Retiree Council.

Lead Office or Organization: OASN (M&RA). CNP Office of Retired Affairs.

Support offices or organizations: DFAS

Issue #14: Walgreens non-acceptance of TRICARE Express Scripts coverage.

Position and Desired Outcome: Over the past two years Walgreens and Express Scripts have been engaged in a discontinuation of coverage and then a resumption of acceptance of prescription benefits. When Express Scripts resumed filling prescriptions through Walgreens, TRICARE beneficiaries were specifically excluded.

Benefit: The desired outcome is for a complete return to pre-dispute coverage and benefits. This is not a trivial matter when consideration is given to the size and geographic coverage access of the Walgreens chain. The difficulty in obtaining necessary pharmaceuticals can have an immediate and negative outcome for the TRICARE participants. The cost benefit analysis of non-use of prescription drugs by patients caused by lack of access can result in an extreme cost increase to the DOD budgeting. The council seeks a response that would address this healthcare shortcoming in the TRICARE system.

POC: LtCol S. G. Brozak, USMC (Ret.)

Next Steps: A report to the Council should be made explaining what steps will be taken to resume Walgreen participation as a TRICARE prescription provider.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA)

Issue #15: Navy Knowledge Online, (NKO) access. In the past Navy and Marine Corps retirees have had access to NKO through a username/password sign on system. If access is changed to require a CAC most retirees will lose this benefit.

Position and Desired Outcome: Provide an avenue for Navy and Marine Corps Retirees to access NKO.

The Council has the following recommendations:

1. Develop potential methods to permit Navy and Marine Corps retirees who desire NKO access to gain it.

2. Evaluate the potential options for ease of implementation, effort / cost to sustain, etc.

3. Additionally universal retiree access to NKO should be explored as a means to provide Navy and Marine Corps retirees with an "email for life" to promote the most reliable means of communicating with the retiree population of the future.

Benefit: NKO may be the most valuable venue / method to promote increased Navy and Marine Corps retirees' awareness of change.

POC: YNC Eric Wenzel (USN Ret.), MCPON John Hagan (USN Ret.)

Next Steps: Staffing through an appropriately assigned action officer and liaison with Council POCs.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA)

Issue #16: Retiring Navy Reservists are not afforded the opportunity to participate in a reserve-centric transition program at retirement.

Position and Desired Outcome: Per OPNAVINST 1900.2B, delivery of the Transition Assistance Management Program (TAMP) services is to be provided to all Navy personnel. Navy Reservists retiring from the Reserve Component are not being offered the opportunity to participate in a Reserve oriented Transition Goals, Plans, Succeed (GPS) program at retirement. Our Army counterparts have instituted a program that is specifically designed towards their retiring reserve population.

In an effort to increase Army Reserve Soldiers' awareness and understanding of their retirement benefits, the Army Reserve created a dedicated Retirement Services Office (RSO's) within each Regional Support Command (RSC) in April 2012. These offices are staffed by two trained Soldiers - an officer and a senior non-commissioned officer. Their purpose is to provide timely and accurate benefits information to all retiring and retired Soldiers, surviving spouses and their families.

Educating these Soldiers about their retirement benefits is critical to ensuring they are able to make good decisions when they reach 20 good years and have to make the Reserve Component Survivor Benefit Plan (RCSBP) election.

The Army Reserve guides pre-retirement seminars in each RSC region with a goal of conducting a minimum of four seminars regionally each year.

The Council recommends that the Navy should either mirror the Army's program or form a partnership with the Army's Retirement Services Office in order to ensure our Reserve Component Sailors are thoroughly informed of their retirement benefits.

Benefit: The establishment of Army Reserve Retirement Services offices is just one component of the Army's unprecedented effort to ensure the resources and support provided are the very best. RSO personnel are trained to provide quality pre-retirement services counseling to all retiring and retired Soldiers, surviving spouses and their families. Our Reserve Sailors are on the forefront of prosecuting three wars, and should be afforded the same opportunities as our Army counterparts at the time of their retirement.

POC: YNC(AW) Eric W. WENZEL, USNR(FTS)(RET)

Next Steps: Craft SECNAV/OPNAV Instruction

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: COMNAVRESFOR and Navy Regions

Issue #17: Shortage of Mental Healthcare Providers in the TRICARE Network.

Position and Desired Outcome: Access to mental healthcare providers has always been problematic, but given current economic and medical trends it is now one of the most intractable large scale issue in healthcare. The demand for providers is a significant concern given the broad distribution of single or small group practices. Increased efforts to inform the U.S. psychology associations on the importance of their membership participation in TRICARE are needed. The credentialing process to allow their members to become providers to TRICARE must also be addressed. This is a vital concern given the wide geographic distribution of military retirees. This increased pool of mental healthcare professionals would provide an immediate and direct benefit to the entire military community.

Benefit: Quick access to covered credentialed providers can have an immediate and positive outcome for TRICARE participants. The cost benefit analysis of early intervention in mental healthcare issues is well documented.

POC: LtCol S. G. Brozak, USMC (Ret.)

Next Steps: Groups such as the American Psychological Association can be requested to advise their membership in how to participate as TRICARE providers. A report to the council should be made explaining what steps can be taken to begin the contact process of the pertinent associations.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA)

Issue #18: Overseas-based retirees are required to enroll in Medicare Part B, but receive no direct benefits from Medicare.

Position and Desired Outcome: Upon turning age 65, military retirees must enroll in Medicare Part B to be able to receive TRICARE for Life benefits. This Medicare coverage costs the retiree approximately \$100 per month. This payment must also be made by retirees living outside the United States, even though there is no Medicare coverage outside the United States. All coverage for retiree/dependent medical services outside the United States is provided by TRICARE.

It is recommended that monthly payments by overseas retired personnel over 65 should be paid directly into TRICARE, rather than to Medicare.

Benefit: The direct beneficiary is the TRICARE program. This will directly increase the monetary input to TRICARE, the organization responsible for providing care to these overseas-based retirees.

POC: CDR T.J. Brennan (USN Ret.)

Next Steps: Identify the correct contacts to staff this recommendation. Initiate dialogue with Council POCs.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD (HA)

Issue #19: TRICARE Fee Structure.

Position and Desired Outcome: The TRICARE Prime Enrollment Fee and any other potential enrollment fee structures should mirror the three-tiered TRICARE Retiree Dental Plan (TRDP) and base premiums on number of enrollees. A single Retiree should pay the lowest rate, a two-person family should pay slightly higher premiums, and a family of three or more should have the highest premium costs.

Benefit: Added revenue to TRICARE from families with three or more enrollees and lower premium costs for single enrollees and two person families.

POC: CAPT E. M. Ruschmeier (USN Ret.)

Next Steps: Identify the correct action officers / POCs within the TRICARE organization and initiate dialogue with Retiree Council POCs.

Lead Office or Organization: OASN (M&RA).

Support offices or organizations: ASD(HA) TRICARE

TRIP REPORT

Thomas J. Brennan
CDR, USN (Retired)
SECNAV RC - European Representative

Site Visited: United States Army Garrison Wiesbaden, Germany

Dates: 23-28 October 2013

Purpose of Visit: Attend "Army in Europe Retiree Council" and "Army in Europe Retiree Council Presidents" meetings (25/26 October, 2013, respectively) as part of an initiative to improve relations with Army and Air Force Retiree organizations in Europe.

Summary:

1. As members of Secretary of the Navy's Retiree Council (SECNAV RC), both Thomas J. (Tom) Brennan and William C. (Bill) Henderson (Captain, USN, Retired) were invited to attend the meetings by Robert (Bob) Mentell (Colonel, USA, Retired), President of the Army in Europe Retiree Council. This presented an opportunity to make progress on one of the items on the Draft list of topics/goals for the 2013 SECNAV RC:

"Inter-service cooperation and collaboration in support of retiree service facilities, assets and training."

2. Bill Henderson was unable to attend due to a previous commitment. Tom Brennan attempted to find funding for travel from both local and other Navy sources, but funds were not available. This trip was primarily paid for by CDR Brennan, with some assistance from the local Rota Retiree Association.

3. While this was an Army event, attendees of the Army in Europe Retiree Council meeting on 25 October included the U.S. Air Force Retiree Council (USAF RC) member from Europe, as well as the European Rep to the Chief of Staff, Army, Retiree Council (CSARC). This provided a unique opportunity for European Representatives of all three service-level Retiree councils to exchange ideas and discuss issues. Such opportunities to meet with RC reps from other Service Councils should be actively sought by members of the SECNAV RC, and funding should be requested for such events.

4. There is a Joint Service Retiree Council in Europe, Chartered by USEUCOM/J-1 called the **European Tri-Component Retiree Council (ETRC)**. This forum provides an opportunity for exchange of ideas and development of strategies for addressing common retiree issues. While USAFE and USAREUR have been steady participants in this venue since the mid-1980's, participation by the Navy has not been as consistent.

5. The Army has a very good program for providing support to retirees. The Navy could use their program as a template for improvement of Navy Retired Activities.

Key Personnel:

- Mr. Larry D. Gottardi, DCoS, G-1, USAREUR (MG, USA, Retired).
- CSM David Davenport, Command Sergeant Major, USAREUR.
- Mr. Bob Schoffman, G-1, IMCOM-Europe.
- Robert Mentell, (COL, USA, Retired), President, Army in Europe Retiree Council
- David Stewart (SGM, USA, Retired), USAREUR Representative, CSARC.
- Bruce Collet (CMsgt, USAF, Retired) USAFE Representative, USAF RC.

Recommendations:

1. If not already being done, recommend Co-Chairs of SECNAV RC make contact with Co-Chairs of both CSARC and USAF RC and establish a cooperative relationship. This will allow vital issues of interest to all three Service-level Retiree Councils to be presented in a coherent and consistent manner.

2. Through interaction with SECNAV Staff, determine a methodology for strengthening Navy and Marine Corps Retired Activities programs. The goal should be increased SECNAV/CNO/Commandant awareness and emphasis on Retired Activities, and increased support to the SECNAV retiree community through increased accountability on the part of base and installation commanders for local retiree programs.

3. Formulate a plan for coordinating and encouraging Navy/Marine Corps Retiree inputs to the SECNAV RC. The nexus for this activity in the Army are installation/garrison and ASCC level Retiree Councils. Navy and Marine Corps retiree social groups could be used as a catalyst for formation of similar "Councils" at the installation and possibly regional level.

4. In conjunction with SECNAV and CNO/Commandant component staffs, develop a plan for strengthening existing SECNAV and Navy/USMC instructions so that they provide more definitive guidance and direction to Navy and Marine Corps Retired Activities Offices.
5. Investigate possibility that Commander, Navy Installations Command (CNIC) and Commander, Marine Corps Installations Command could be tasked to provide oversight, management and support to Retired Activities Offices throughout the Navy and Marine Corps, much as Army IMCOM does for Army RSOs.
6. CNREURSWA should make the European Tri-Component Retiree Council (ETRC) more of a priority for CNREURSWA/N-1, and seek funds for travel to attend ETRC meetings. European SECNAV RC Representative(s) should become part of the ETRC process, and, attend June/December meetings of ETRC when possible. Recommend SECNAV RC interaction with COMUSNAVEUR and CNREURSWA staffs and commanders to emphasize importance of this retiree forum. Recommend same support be sought for other similar joint retiree forums that may exist elsewhere.

Details:

1. As one of two Secretary of the Navy Retiree Council Representatives in Europe, Thomas J. (Tom) Brennan was invited by the President of the Army in Europe Retiree Council (AERC), Mr. Robert (Bob) Mentell (COL, USA, Retired) to attend two meetings at Clay Kaserne, Wiesbaden, Germany. Clay Kaserne is the home of U.S. Army in Europe (USAREUR), as well as the Headquarters for U.S. Army Group (USAG) Wiesbaden. The first meeting, held on 25 October, 2013 was the **Army in Europe Retiree Council** and the second, on the following day was a meeting of **Army in Europe Retiree Council Presidents**. The second day's meeting was held in conjunction with the Army in Europe Retiree Appreciation Day (RAD), the first such meeting (and RAD) held in Wiesbaden since the USAREUR staff only recently relocated from Heidelberg, Germany.
2. The other SECNAV RC European Representative, William (Bill) Henderson (CAPT, USN, Retired), was also invited to the meetings but was unable to attend.
3. Tom Brennan attempted to find funding for the travel from both local and other Navy sources, but due to both sequestration and the partial government shutdown, funds were not available. The local Rota Retiree Association, RAMIC (Retired American

Military Iberian Council) provided \$350.00 toward the trip, but the remainder (approximately \$1000.00) was paid for by CDR Brennan. Tom Brennan arrived a day ahead of the meetings to allow time to get oriented and prepared for the meetings, and to attend an informal dinner (euphemistically referred to as the "Board Meeting") the night before the Army in Europe Retiree Council meeting on 25 October.

4. An additional invitation was extended by the Army to Bruce Collet (CMsgt, USAF, Retired), who has very recently been appointed as the U.S. Air Force in Europe (USAFE) Representative to the US Air Force Retiree Council (USAF RC). Bruce Collet attended both days' meetings as well.

5. Providing a unique opportunity to show the joint nature of retiree support, one of the main participants in the meetings was David Stewart (CSM, USA, Retired), who is in his third year (of four) as the USAREUR Representative to the Army Chief of Staff's Retiree Council (CSARC). This provided a unique opportunity for three service representatives from Europe to exchange experiences, discuss retiree issues that fall outside service boundaries and therefore affect retirees from all services, and to share information on the procedures of each of the Councils.

6. One difference between the Army and Air Force Councils and the SECNAV RC is the fact that each of the other two service level Councils reports to their respective Chief of Staff. This is, of course, not possible as long as the Navy and Marine Corps Retiree Council Representatives carry out their duties in a consolidated Council format. This may be fortuitous, as the USAF RC has only met for two of the past four years, and it is, as yet, unknown if funding will be available for a meeting of the USAF RC in May 2014. If the Navy and Marine Corps each formed their own separate RC, it is very possible that individual service priorities would render the same fate to those single-service councils.

7. Army in Europe Retiree Council (AERC):

a. In both of the meetings I attended, I witnessed a well-ordered process that provided a clear indication of the level of support provided to retirees, and widows by the Army. Each member of the AERC and the Presidents of the local RCs all knew where they stood in the chain of command, and what their duties were. There was a very good level of cross-coordination and liaison between each of the local RCs and within the retiree

organization itself. Additionally, there was a confidence on the part of the retiree representatives that they were included in the active duty chain of command, and that retiree issues were not being overlooked. Retired Support Offices (RSOs/equivalent to Navy and Marine RAOs) are funded and supported within the chain of command.

b. One of the primary problems facing local Army RCs is that USAREUR is carrying out a systematic reduction of facilities and consolidating functions in what are being called "enduring Garrisons". There will be seven enduring Garrisons (six in Germany, and one in Vicenza, Italy). This reduces USAREUR to about 30,000 personnel in uniform, down from over 200,000 on hundreds of different installations just a few years ago. This presents problems for retirees who settled in areas where there used to be large U.S. military populations, and plenty of medical and other support facilities. As the Army reorganizes, these pockets of retirees are left without their support structure.

c. Moving closer to remaining active Garrisons may work for a few of these retirees, but for the vast majority of them, this not the answer. Just as in Spain, these retirees chose to retire in a foreign country, in accordance with rules laid down in applicable personnel instructions. Large numbers of them spent significant portions of their active duty careers in Germany, Spain or other countries, and in such cases, the young military personnel met, fell in love with, and married a local national. After 20 or more years of service, and numerous moves around the world, these military members retired and settled (or re-settled) back in the area where their spouse came from, so that they could be near family and friends.

d. One example discussed extensively is Berlin. Apparently, there are a large number of retired Army personnel and surviving widows in that area, and now, their nearest U.S. military support is in Grafenwöhr, a distance of some four hours by car. There have been attempts to institute a bus service, or other ways to support that formerly robust community of retirees, but funding is not available. Nonetheless, there is still a commitment to support those pockets of retirees, and the AERC provides a very good venue for addressing such issues up the chain of command.

8. European Tri-Component Retiree Council (ETRC):

a. In addition to the aforementioned Army RC's there is a joint organization in Europe as well. The ETRC was originally formed in 1986, when three component retiree presidents agreed informally to meet annually, as a way of sharing their concerns and solutions to retiree issues. Their meetings rotated between London, Heidelberg and Ramstein AB. This organization was called the **Tri-Service Retiree Council (ETRC)**.

b. The original ETRC fell apart in the mid-2000's when the Navy began moving from London to Naples and Navy leadership apparently lost focus on, and interest in supporting the effort. The Air Force was willing to continue coordination with the Army, but only as part of a Tri-lateral effort, and not bilaterally.

c. In 2006, with the assistance of USAREUR leadership, Bob Mentell made contact with the USEUCOM ECJ1 and asked ECJ1 to assume oversight over the ETRC in an attempt to bring the three components together. This resulted in a new organization - **The Tri-Component Retiree Council (ETRC)**.

d. According to its charter from ECJ1, The ETRC is to meet twice a year - once in person in December at Patch Barracks in Stuttgart, hosted by USEUCOM ECJ1, and a second time in June, meeting "virtually" via DCO/VTC. The purpose of the December meeting is to introduce, consider and coordinate issues that each component could then propose to its service-level RC. The June meeting is to consider the results of the three service-level RC meetings. This schedule may need to be amended if the SECNAV RC changes permanently to an August schedule.

e. According to Bob Mentell, ever since the "new" ETRC was formed, it has been difficult to obtain Navy participation, even for the June "virtual" meetings. The Navy ETRC signatory is not COMUSNAVEUR N-1, it is Commander, Navy Region, Europe and Southwest Asia (CNREURSWA), and the Region N1 is the signatory and the specific office assigned responsibility for the Navy's portion of the ETRC Charter. In the past, the CNREURSWA N-1, accompanied by a designated Senior Retired Sailor/Marine (it is unknown how that individual has been selected in the past), have been the Navy attendees.

f. The ETRC Chair has rotated between the three Components, and in CY 2013, it was the Navy's turn to be in charge. However, due to the unanticipated rotation of the Senior Retired

Sailor/Marine just before the June meeting, the Navy asked the Army to Chair that meeting. The December meeting is scheduled for 11 December, 2013, ostensibly in Stuttgart. Thus far, the Navy has not made any formal moves to schedule that meeting.

g. In informal discussions, CNREURSWA/N-1, CDR Carla Blair, has indicated to Bob Mentell that it may not be possible for she and their designated Senior Retired Sailor/Marine (currently CMDCM Bruno Capista, USN, Retired) to get to Stuttgart. The other components are looking at the possibility of trying to get to Naples, but nothing is resolved at this time.

h. As a side note, although I was a member of the CINCUSNAVEUR Staff (N-51) between 1998 and 2000, I never heard of the ETRC. It was apparently something that was run totally by the N-1 at CNE. And as a retiree in both London and subsequently in Rota, where I have been deeply involved with retiree activities for over six years, it was only after I was named as a member of the SECNAV RC that I became aware of the ETRC. In the past, Navy involvement in ETRC has apparently been a London/Naples-only phenomenon. I believe that the European Representatives to the SECNAV RC should take steps to improve that body's visibility and impact on Navy/Marine retirees outside of Naples.

i. In a fortuitous vein, CNREURSWA had a change of command in September, 2013. The new Commander is RADM John C. (Jack) Scorby, who just completed a successful tour as Navy Regional Commander South East in Jacksonville, Florida. Jack Scorby and I have known each other since the mid-1980's when he was a LTJG working for me as a LCDR in VQ-2 in Rota.

j. Although I had not tried to contact Admiral Scorby since his change of command, as I knew he had a lot on his plate, on 31 October, I initiated contact with him via email. I told him of my involvement with Retired Activities, and introduced him to Bill Henderson as another SECNAV RC Rep right in Naples, and made him aware that his command is responsible for Navy involvement in ETRC. I proposed as a goal a near-term meeting with both SECNAV RC European Reps and the Admiral to discuss Retired Activities. Ideally, this would be done in Naples, but funding will be an issue.

9. Current Issues of Concern to Army retirees in Europe:

a. ObamaCare/Affordable Care Act (ACA):

(1) One point of confusion on the part of some retirees is the application of the ACA as it applies to overseas retirees. It is quite clear that, for retirees under age 65, TRICARE Overseas coverage provides the minimum care required by the ACA. The same is true for TRICARE for Life (TFL) recipients, those who are over age 65, and who have enrolled in Medicare Part B.

(2) However, there is much less clarity with respect to overseas retirees who are over age 65, and who have chosen NOT to enroll in Medicare Part B, because they are able to receive Health Care through locally provided programs by virtue of their marriages to a German (or other) citizen with access for themselves and their families to local medical care. This is an issue that the AERC is trying to obtain clarity on, however, they have not been able to obtain answers from TRICARE, Military Medical sources, Military Judge Advocate offices, or the very complex language of the Affordable Care Act itself. The next step is to go to the Federal Benefits Unit (FBU) at the U.S. Consulate in Frankfurt.

(3) One other ACA issue for all retirees, is that for retirees with children under the age of 26 and who are attending college, and/or who are covered by TRICARE Family coverage, every year, they need to update their children's status in DEERS, otherwise, their children can be disenrolled from TRICARE coverage.

a. Army Knowledge Online (AKO) Access: For a number of years, Army retirees have had access to AKO, through a username/password sign on system. In the next few months, this ability to get onto AKO without a CAC card will go away. Many Army retirees have been using the webmail function of AKO as a means of obtaining an "email for life". They are being told that they need to get a new email and disseminate it to all of the businesses, personal contacts, and others that they have been in contact with through that system. In particular, they are being warned to change their email with DFAS via the MyPay system.

b. Retiree Support: The primary concern expressed by all Army RC members was the current and future difficulty of providing support to military retirees in Europe. The reduction in forces and Garrisons across Germany has left numerous pockets

of retired military families who have been used to a certain level of local support for pay, medical and other issues. Providing even a reduced level of support is becoming more of a challenge, both for the families and for the Retired Support organization in USAREUR.

10. U.S. Army Retired Support:

a. One of the main aims of attending these meetings was to learn how the Army Retired Support Program is structured and carried out. The Army Retired Support Program is governed by a single U.S. Army Regulation, AR 600-8-7 "Retirement Services Program". This Regulation encompasses the entire Army Retired Support Program, from the Pre-Retirement stages, all the way through the implementation of the Service-level, Army Service Component Command (ASCC) (i.e. USAREUR), down to the Installation/Garrison level.

b. AR 600-8-7 lays out the specific responsibilities of each level, and assigns the responsibility for management of the retired support activities at each level to the G-1. It also assigns responsibility for management of personnel, assets and appropriate facilities to the Army Installations Management Command (IMCOM) echelon assigned to each level of command.

c. In comparison to AR 600-8-7, the corresponding SECNAV Instruction 5420.169J (with the exception of Paragraph 4.a. on the SECNAV Retiree Council) is more general in its language with respect to the formation of Retired Activities Offices (RAOs) and other aspects of the Secretary of the Navy's Retired Activities Program.

d. OPNAV Instruction 1720.3F "Navy Retired Activities Program" is likewise, not as detailed in its language as the Army regulation. It provides guidance on formulation of a Navy Retired Activities Office (RAO), and for the conduct of Retiree Seminars/Retiree Appreciation Days, but leaves much to the initiative of the local retiree community and to the base commander. There is little in the way of direction from OPNAV to the Base Commanding Officer, or his staff. Neither Navy instruction specifically defines the level of monetary support to be provided to Retired Activities.

e. The corresponding USMC instruction is Marine Corps Order 1800.10; "Marine Corps Retired Activities Office (RAO)". This instruction is more directive in nature, and provides more guidance for the assignment of volunteers to RAOs and to their

duties, but it is still not near the level of the Army regulations.

f. One illustration of the difference between the Army Retired Support program and the Navy/Marine Corps Retired Activities Programs is in the area of Retiree Councils. The Marine and Navy instructions both encourage formation of Retiree Councils, but there is no specific requirement to do so, and there is no definition of what such Councils will achieve, how they are to be organized, and what their specific tasks are. The Army Regulation is more specific in defining the tasks to RC's at three levels, and providing specific guidance on their annual "deliverables".

g. Much of this difference in direction is due to a difference in "cultural" habits between the Army and the Navy, and to a lesser extent, between the Army and the Marine Corps. However, if the verbiage in the maritime service instructions were tightened up, I believe the Navy and Marine Corps RAO programs could be much more productive. Perhaps this could be a project for the SECNAV RC - to provide comments to both services on their respective Instructions/Orders, and assist in making changes that will provide increased guidance for RAOs.

11. Bottom Line:

1. The U.S. Army has a Retiree Support Program that is well-organized, well-funded and well-monitored by the chain of command. All levels of the Retiree Support program are consistently carried out by the G-1. The Army Retired Support Program (as laid out in AR 600-8-7) includes:

- a. Pre-retirement support;
- b. A three-tiered Retiree Council system:
 - (1) Chief of Staff of the Army Retiree Council (CSARC - equivalent to SECNAV RC).
 - (2) Installation or Garrison Retiree Council.
 - (3) Army Service Component Command (ASCC) Retiree Council (i.e. USAREUR);
- c. Retiree Support Officer (RSO)/Assistant RSO: Required to be appointed by each Installation/Garrison Commander. Usually a collateral duty, but all are paid positions.
- d. Commander Installation Management Command (IMCOM), through subordinate regions is directed to:

- (1) Deliver Retirement Services.
- (2) Assess Installation Retirement Services Program.
- (3) Provide resources, to support the Retirement Services Program through RSO training, periodic inspections, etc.
- (4) Ensuring financial support, staffing and physical facilities are provided to allow RSOs "to perform their primary program duties and responsibilities effectively, efficiently, and equitably."

Conclusion:

1. This opportunity to observe the Army Retired Support system in action was invaluable. It allowed me to put faces to names, and to see how the Army provides venues for voicing concerns and moving issues up the chain of command at every level, from the Garrison, to the Theater Component Command, and on to the Service level.
2. This exposure to the Army RSO system has provided me with some ideas on how the Navy system can be modified and strengthened. Unfortunately, given our current fiscal situation, anything that results in increased cost is not going to happen. However, there are elements of command involvement in Retiree Appreciation Days or other retiree activities that can be implemented by base commanders that would provide results without direct increased cost.
3. I highly recommend that all Navy/Marine Corps RAOs should be encouraged to contact nearby sister-service RSOs/RAOs and learn how they do business. By sharing tips and advice, our entire retiree population is sure to benefit from this improved knowledge and awareness.
4. I highly recommend that the SECNAV RC leadership should make contact with the leadership of the CSARC and the USAF RC leadership, with the goal of coordinating action on issues that impact all retirees, regardless of service.
5. I also recommend that SECNAV RC, and the other service-level RC's should encourage and support the efforts of the European Tri-Component Retiree Council (ETRC) and other similar bodies wherever they may exist.



U.S. MILITARY RETIREE ASSOCIATION OF SOUTHERN ITALY

PSC 808, Box 406, FPO AE 09618-0406

USMRA-SI

19 SEPTEMBER 2013

Listed below are the issues developed by the US Military Retiree Association of Southern Italy that will be submitted to the Chief of Staff, Army Retiree Council, the Air Force Retiree Council and the SECNAV Retiree Council for consideration at their 2014 meetings in the U.S..

ISSUES OF IMPORTANCE to military retirees

1. Oppose raising TRICARE Health Care fees.
2. Issue dependents and surviving spouses an indefinite ID card at age 65. (Revenue Neutral)
3. Grant retirees, dependents and survivors the same choice of eyeglass lenses (progressive) and frames as offered active duty personnel.
4. Request C/S Army write a letter in support of retirees. (Revenue Neutral)
5. Initiate a program to provide Medicare services for overseas TFL retirees -- then require them to file first with Medicare as Other Health Insurance (OHI) BEFORE billing Tricare. (Revenue Enhancing)
6. Increase postal limitation to five pounds.
7. Permit retiree dependents to attend DODEA school tuition free. (Revenue Neutral)
8. Provide Overseas Toll-Free phone lines for both DFAS and the VA Pittsburgh, PA Regional Office. US Senators have criticized poor VA phone response.
9. Assign permanent VA Counselors to the European Theater. There is Congressional and VFW support for this issue.
10. Allow dependents of deceased Uniformed Services retirees to travel Space-Available without their sponsor. (Revenue Neutral)
11. Allow document submission via E-mail to the Defense Finance and Accounting Service. Current regulations allow DFAS to receive documentation by mail or Fax. The fax transmission mode is rapidly becoming obsolete as e-mail technology improves.

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